

<i>SERFF Tracking Number:</i>	<i>CLBA-125977185</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Columbia National Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CIG-HOP-09-R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Inflation Guard Rule/08-88</i>		

Filing at a Glance

Companies: Columbia National Insurance Company, Columbia Mutual Insurance Company

Product Name: Homeowners	SERFF Tr Num: CLBA-125977185	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: CIG-HOP-09-R01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Brittany Yielding
	Authors: Dennis McVay, Christina Walker, DeeDee Williams	Disposition Date: 01/07/2009
	Date Submitted: 01/07/2009	Disposition Status: Filed
Effective Date Requested (New): 03/01/2009		Effective Date (New): 03/01/2009
Effective Date Requested (Renewal): 03/01/2009		Effective Date (Renewal): 03/01/2009

State Filing Description:

General Information

Project Name: Inflation Guard Rule	Status of Filing in Domicile: Pending
Project Number: 08-88	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A

Filing Status Changed: 01/07/2009

State Status Changed: 01/07/2009

Deemer Date:

Corresponding Filing Tracking Number: CLBA-125911438

Filing Description:

Filing revised manual pages GR-4, which we propose to use in our Preferred and Standard Homeowners Policy Programs. Please note as we are no longer using the vendor Boeckh to provide our inflation guard factors, we are merely revising the wording to not specify a particular vendor. This revision is being done in order to eliminate future filings in the event we replace our vendor again. Also note this revision corresponds with the revision of our company form HO-400 which was recently approved.

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Company and Contact

Filing Contact Information

Christina Walker, Analyst I	cwalker@colinsgrp.com
2102 White Gate Drive	(573) 474-6193 [Phone]
Columbia, MO 65205	(800) 836-5713[FAX]

Filing Company Information

Columbia National Insurance Company	CoCode: 19640	State of Domicile: Nebraska
2102 White Gate Drive	Group Code: 807	Company Type: Stock
P O Box 618		
Columbia, MO 65205	Group Name: Columbia Insurance Group	State ID Number: 03
(573) 474-6193 ext. [Phone]	FEIN Number: 47-0685688	

Columbia Mutual Insurance Company	CoCode: 40371	State of Domicile: Missouri
2102 White Gate Drive	Group Code: 807	Company Type: Mutual
P O Box 618		
Columbia, MO 65205	Group Name: Columbia Insurance Group	State ID Number: 03
(573) 474-6193 ext. [Phone]	FEIN Number: 43-0790393	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia National Insurance Company	\$25.00	01/07/2009	24866396
Columbia Mutual Insurance Company	\$0.00	01/07/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/07/2009	01/07/2009

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Disposition

Disposition Date: 01/07/2009
Effective Date (New): 03/01/2009
Effective Date (Renewal): 03/01/2009
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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First Filing Company: Columbia National Insurance Company, ... State Tracking Number: EFT \$25

Company Tracking Number: CIG-HOP-09-R01

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners

Project Name/Number: Inflation Guard Rule/08-88

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Rate	Revised Preferred Manual Page - CNI	Filed	Yes
Rate	Revised Standard Manual Page - CMI	Filed	Yes

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Preferred Manual Page - CNI	GR-4 (3-09)	Replacement	GR-4 (3-09).pdf
Filed	Revised Standard Manual Page - CMI	GR-4 (3-09)	Replacement	GR-4 (3-09).pdf

HOMEOWNERS POLICY PROGRAM

- F. A Homeowners Policy shall not be issued covering any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes except as noted in 2. below.
1. Optional Section II liability coverage is available for certain farm liability exposures as specified in the Rate Pages.
 2. Coverage is also available for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Livestock Collision Coverage in the Rate Pages.

INFLATION GUARD COVERAGE - FORM HO 00 03

The policy will be endorsed to provide automatic annual increases of the Section I Limits of Liability. This adjustment will be based upon the annual average building cost percentage change factors for the property location and applied at policy renewal.

Use Endorsement HO-400 Inflation Guard.

EXTRA COVERAGE ENDORSEMENT - SECTION I AND SECTION II

The Extra Coverage Endorsement will be attached to all HO 00 03 Homeowners policy, and will provide the following coverages:

- A. Replacement Cost Coverage - Personal Property
Provides that personal property losses will be settled on a replacement cost basis, rather than actual cash value, subject to limits of liability described in the policy.
- B. Refrigerated Food Products
Pays up to \$500 for the insured's contents of a freezer or refrigerator on the residence premises for loss caused by a change in temperature resulting from interrupted electrical service or mechanical or electrical breakdown of the refrigeration unit.
- C. Personal Injury
Covers personal injury to others arising out of false arrest, detention or imprisonment, malicious prosecution, libel, slander, defamation of character, invasion of privacy, wrongful eviction or wrongful entry.
- D. Credit Card, Forgery, Fund Transfer Card and Counterfeit Money
The limit of liability for Credit Card, Forgery, Fund Transfer Card and Counterfeit Money Coverage under Section I - Additional Coverages is increased to \$1000.

Refer to the endorsement form for other details, terms and conditions of coverage.

Use Endorsement HOX-606 Extra Coverage Endorsement.

MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

DEDUCTIBLES

The base deductible for this program is \$1,000. Optional deductible factors are published in the rate pages.

HOMEOWNERS POLICY PROGRAM

F. Certain occupancies incidental to the dwelling are permitted provided:

1. the premises is occupied principally for dwelling purposes; and
2. there is no other business conducted on the premises.

Refer to the Rate Pages for policy writing instructions.

G. A Homeowners Policy shall not be issued covering any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes except as noted in 2. below.

1. Optional Section II liability coverage is available for certain farm liability exposures as specified in the Rate Pages.
2. Coverage is also available for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Livestock Collision Coverage in the Rate Pages.

INFLATION GUARD COVERAGE - FORMS HO 00 02 AND HO 00 03

The policy will be endorsed to provide automatic annual increases of the Section I Limits of Liability.

This adjustment will be based upon the annual average building cost percentage change factors for the property location and applied at policy renewal.

Use Endorsement HO-400 Inflation Guard.

MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

DEDUCTIBLES

The base deductible for this program is \$1,000. Optional deductible factors are published in the rate pages.

HOMEOWNERS CROSS CREDIT

A 10% credit will be applied to the total homeowners premium if the named insured has a qualifying private passenger automobile policy with Columbia Insurance Group. Any preferred or standard policy written with a Columbia Insurance Group company for the named insured will be acceptable for the purpose of this credit.

This credit will continue for the entire homeowner policy period regardless of the supporting policy's status.

SECONDARY RESIDENCE PREMISES

Homeowners Coverage on a secondary residence premises shall be provided under a separate policy. The rules of this manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

For rating procedure, refer to SECONDARY RESIDENCE PREMISES in the rate pages.